

WHAT IS CLAIMED IS:

1 1. A method of facilitating responses to credit requests, comprising:
2 receiving via a customer service representative information associated
3 with a customer's credit request;
4 estimating income information associated with the customer; and
5 arranging for the customer to receive a response to the credit request
6 in substantially real time.

1 2. The method of claim 1, wherein the credit request is a credit limit
2 increase request.

1 3. The method of claim 1, wherein said receiving and arranging are
2 associated with a telephone call between the customer and the customer
3 service representative.

1 4. The method of claim 1, wherein the response to the credit request is
2 at least one of: (i) an approval, (ii) a denial, (iii) a counter-offer, and (iv) a
3 referral.

1 5. The method of claim 1, wherein said estimating comprises:
2 determining mortgage information associated with the customer; and
3 estimating the income information based on the mortgage information.

1 6. The method of claim 5, wherein the customer information includes a
2 stated income level and further comprising:

3 verifying the stated income level based on the estimated income
4 information.

1 7. The method of claim 1, wherein said receiving is performed by a
2 credit rating service device and comprises:

3 receiving the information from a customer service representative
4 device.

1 8. The method of claim 1, further comprising:
2 determining the response to the credit request.

1 9. The method of claim 8, wherein said determining is performed via at
2 least one of: (i) a knock-out criteria, (ii) a strategy path, and (iii) a credit grade.

1 10. The method of claim 8, wherein said determining is based on at
2 least one of: (i) a debt to income ratio, (ii) a calculated disposable income, (iii)
3 a maximum percentage, (iv) a maximum amount, (v) a pad amount, and (vi) a
4 rounding amount.

1 11. The method of claim 8, wherein the received information includes
2 at least one of: (i) a customer name, (ii) a customer identifier, (iii) a credit card
3 account number, (iv) a requested credit limit, (v) a stated income level, (vi) a
4 Social Security number, (vii) a product identifier, and (viii) a purpose identifier.

1 12. The method of claim 8, wherein said determining is performed by a
2 credit rating service device and is based on at least one of: (i) a customer
3 name, (ii) a customer identifier, (iii) a credit card account number, (iv) a
4 current credit limit, (v) a requested credit limit, (vi) a stated income level, (vii) a

5 Social Security number, (viii) a product identifier, (ix) a purpose identifier, (x)
6 an account open date, (xi) an account balance, (xii) an account source, (xiii)
7 an indication of home ownership, (xiv) a last billing date, (xv) a delinquency
8 status, (xvi) a delinquency profile, (xvii) information associated with a prior
9 credit limit increase request, (xviii) information associated with a prior
10 payment, (xix) a performance score, and (xx) a non-prime score.

1 13. The method of claim 8, wherein said determining is performed by a
2 credit rating service device and is based on at least one of: (i) trade
3 information, (ii) inquiry information, (iii) bankruptcy information, (iv) lien
4 information, (v) collection information, (vi) an indication that the customer is
5 deceased, and (vii) debt information.

1 14. The method of claim 1, wherein said arranging comprises:
2 automatically transmitting a response from a credit rating service
3 device to a customer service representative device.

1 15. The method of claim 14, wherein the response is transmitted via a
2 communication network.

1 16. The method of claim 15, wherein the information associated with
2 the customer's credit request is received via the communication network.

1 17. The method of claim 15, wherein the customer service
2 representative device comprises a personal computer, the credit rating
3 service device comprises a server, and the communication network comprises
4 at least one of: (i) an Internet protocol network, (ii) the Internet, (iii) a public
5 network, (iv) a proprietary network, and (v) a wireless network.

1 18. An apparatus, comprising:
2 a processor; and
3 a storage device in communication with said processor and storing
4 instructions adapted to be executed by said processor to:
5 receive via a customer service representative information
6 associated with a customer's credit request,
7 estimate income information associated with the customer, and
8 arrange for the customer to receive a response to the credit
9 request in substantially real time.

1 19. The apparatus of claim 18, wherein said storage device further
2 stores at least one of: (i) a customer database, and (ii) a credit request
3 database.

1 20. The apparatus of claim 18, further comprising:
2 a communication device coupled to said processor and adapted to
3 communicate with at least one of: (i) a customer device, (ii) a customer
4 service representative device, (iii) a customer rating service device, and (iv) a
5 credit request device.

1 21. A medium storing instructions adapted to be executed by a
2 processor to perform a method of facilitating responses to credit requests,
3 said method comprising:
4 receiving via a customer service representative information associated
5 with a customer's credit request;
6 estimating income information associated with the customer; and
7 arranging for the customer to receive a response to the credit request
8 in substantially real time.

1 22. A computer-implemented method of facilitating responses to
2 requests for increased credit limits, comprising:

3 receiving information associated with a request for an increased credit
4 limit via a telephone call between a customer and a customer service
5 representative;

6 automatically transmitting credit request information from a customer
7 service representative device to a credit rating service device via a
8 communication network;

9 receiving a response from the credit rating service device, the
10 response being based on an estimated income determined in accordance with
11 mortgage information associated with the customer; and

12 providing the response to the customer in substantially real time via the
13 telephone call.

1 23. A method of facilitating responses to credit requests, comprising:

2 receiving information associated with a customer's credit request;

3 automatically generating a response to the credit request; and

4 if the automatically generated response to the credit request is not an
5 approval, determining if the response to the credit request will be a referral.

1 24. A method of facilitating responses to credit requests, comprising:

2 receiving from a customer information associated with a credit request;

3 locally determining if a response to the credit request is a denial; and

4 if it is not determined that the response is a denial:

5 automatically transmitting information to a credit rating service device,

6 and

- 7 receiving a response to the credit request based on credit rating
- 8 information; and
- 9 providing the response to the customer in substantially real time.